

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael Albert Schneider
Pamela Elaine Schneider
Debtors

Case No. 20-01383-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: pdf002

Page 1 of 2
Total Noticed: 44

Date Rcvd: Jun 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2020.

db/jdb +Michael Albert Schneider, Pamela Elaine Schneider, 79 Lake View Circle,
Hanover, PA 17331-8301
5323465 +Adams Electric, 1338 Biglerville Road, Gettysburg, PA 17325-8018
5323466 +Advanced Otolaryngology & Allergy LLC, 864 Broadway, Hanover, PA 17331-1501
5323467 +American Web Loan, 10026-A South Mingo Road Suite 183, Tulsa, OK 74133-5700
5323469 +Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5323476 +Community Hospitalists, PO Box 72233, Cleveland, OH 44192-0002
5323477 +Computer Credit, Inc., Claim Dept. 006301/ PO Box 5238, 470 West Hanes Mill Road,
Winston Salem, NC 27105-9102
5323484 +Healthcare Revenue Recovery Group, PO Box 8486, Pompano Beach, FL 33075-8486
5323486 +J.P. Harris Associates LLC, P.O. Box 226, Mechanicsburg, PA 17055-0226
5328448 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, suite 100,
Boca Raton, FL 33487-2853
5323488 +Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5323489 +Medexpress Billing, PO Box 7964, Belfast, ME 04915-7900
5323490 +Medexpress Urgent Care, PC - Pa., PO Box 7964, Belfast, ME 04915-7900
5323498 +North Coast Nephrology, 1170 East Broad St, Ste 102, Elyria, OH 44035-6351
5330886 +Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419,
IRVING, TX 75014-1419
5323500 +Penn Credit, Attn: Bankruptcy, PO Box 988, Harrisburg, PA 17108-0988
5323503 +Receivables Management Group, Attn: Bankruptcy, 2901 University Ave. Suite #29,
Columbus, GA 31907-7601
5323506 +Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
5323507 +The York Water Company, 130 East Market Street, York, PA 17401-1219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 29 2020 19:46:35
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5323468 E-mail/Text: bankruptcynotice@aspendental.com Jun 29 2020 19:50:15 Aspen Dental,
PO Box 1578, Albany, NY 12201-1578
5337744 +E-mail/Text: g20956@att.com Jun 29 2020 19:50:45 AT&T Mobility II LLC,
%AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104,
BEDMINSTER, NJ. 07921-2693
5323470 +E-mail/Text: bnc-capio@quantum3group.com Jun 29 2020 19:50:34 Capio Partners LLC,
PO Box 3778, Sherman, TX 75091-3778
5323471 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 29 2020 19:46:33 Capital One,
Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5325791 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 29 2020 19:47:03
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
Charlotte, NC 28272-1083
5323478 +E-mail/PDF: creditonebknofications@resurgent.com Jun 29 2020 19:46:36 Credit One Bank,
Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
5323479 +E-mail/Text: bknotice@ercbpo.com Jun 29 2020 19:50:38 Enhanced Recovery Corp,
Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
5323480 +E-mail/Text: dstewart@firstfinancial.org Jun 29 2020 19:50:33 First Financial FCU,
Attn: Bankruptcy, 1215 York Rd, Lutherville, MD 21093-6207
5323485 +E-mail/Text: sbse.cio.bnc.mail@irs.gov Jun 29 2020 19:50:24 Internal Revenue Service,
P.O. Box 7346, Philadelphia, PA 19101-7346
5323474 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 29 2020 19:46:07 Chase Card Services,
Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
5329176 E-mail/PDF: resurgentbknofications@resurgent.com Jun 29 2020 19:46:11 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5323487 E-mail/Text: camanagement@mtb.com Jun 29 2020 19:50:27 M & T Bank, Attn: Bankruptcy,
PO Box 844, Buffalo, NY 14240
5329694 E-mail/Text: camanagement@mtb.com Jun 29 2020 19:50:27 M&T Bank, PO Box 840,
Buffalo, NY 14240
5327593 E-mail/PDF: MerrickBKNofications@Resurgent.com Jun 29 2020 19:47:00 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5323491 +E-mail/Text: unger@members1st.org Jun 29 2020 19:50:51 Members 1st Fcu, Attn: Bankruptcy,
PO Box 40, Mechanicsburg, PA 17055-0040
5323494 E-mail/Text: PBS-Provider-Services@mercy.com Jun 29 2020 19:50:48 Mercy Health Physicians,
PO Box 630827, Cincinnati, OH 45263-0827
5323496 +E-mail/PDF: MerrickBKNofications@Resurgent.com Jun 29 2020 19:46:31
Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
5323499 +E-mail/PDF: cbp@onemainfinancial.com Jun 29 2020 19:46:07 OneMain Financial,
Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
5325925 E-mail/PDF: cbp@onemainfinancial.com Jun 29 2020 19:46:31 OneMain Financial,
P.O. Box 3251, Evansville, IN 47731-3251
5323501 E-mail/Text: info@phoenixfinancialsvcs.com Jun 29 2020 19:50:13
Phoenix Financial Services LLC, 8902 Otis Ave, Ste. 103A, Indianapolis, IN 46216-1077
5323504 +E-mail/Text: cmecf@suncoastfcu.org Jun 29 2020 19:50:13 Suncoast Credit Union,
Attn: Bankruptcy, PO Box 11904, Tampa, FL 33680-1904

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5324003 +E-mail/PDF: gecsed@recoverycorp.com Jun 29 2020 19:46:33 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5323505 +E-mail/PDF: gecsed@recoverycorp.com Jun 29 2020 19:46:30 Synchrony Bank/Care Credit,
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5333532 +E-mail/Text: bncmail@w-legal.com Jun 29 2020 19:50:39 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5323495 Mercy Regional Medical Center
5323472* +Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5323473* +Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5323481* +First Financial FCU, Attn: Bankruptcy, 1215 York Rd, Lutherville, MD 21093-6207
5323482* +First Financial FCU, Attn: Bankruptcy, 1215 York Rd, Lutherville, MD 21093-6207
5323483* +First Financial FCU, Attn: Bankruptcy, 1215 York Rd, Lutherville, MD 21093-6207
5323475* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, PO Box 15298,
Wilmington, DE 19850)
5323492* +Members 1st Fcu, Attn: Bankruptcy, PO Box 40, Mechanicsburg, PA 17055-0040
5323493* +Members 1st Fcu, Attn: Bankruptcy, PO Box 40, Mechanicsburg, PA 17055-0040
5323497* +Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
5323502* ++PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450, INDIANAPOLIS IN 46236-1450
(address filed with court: Phoenix Financial Services LLC, 8902 Otis Ave, Ste. 103A,
Indianapolis, IN 46216-1077)

TOTALS: 1, * 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Stephen Wade Parker on behalf of Debtor 1 Michael Albert Schneider Mooneybkecf@gmail.com,
R61895@notify.bestcase.com
Stephen Wade Parker on behalf of Debtor 2 Pamela Elaine Schneider Mooneybkecf@gmail.com,
R61895@notify.bestcase.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:
Michael Albert Schneider
Pamela Elaine Schneider

CHAPTER 13
CASE NO. _____

- ☒ ORIGINAL PLAN
 _____ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
☐ Number of Motions to Avoid Liens
☐ Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☐ Included ☒ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☐ Included ☒ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$150,000.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
05/20	04/25	821.00	1,679.00	2,500.00	150,000.00
				Total Payments:	\$150,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$11,562.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

☒ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor		Last Four Digits of Account Number	Estimated Monthly Payment
M & T Bank	Attn: Bankruptcy; Po Box 844; Buffalo, NY 14240	5300	\$1,679.00

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
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Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Members 1st Fcu	2010 BMW X5 Utility 4D 30i AWD 120,800 miles Vehicle:	0006
Members 1st Fcu	2004 Ford Expedition Utility 4D Eddie Bauer 4WD 135,000 miles Vehicle: We currently owe more than Blue Book value. Repair costs in 2019 over \$6,000.00	0005
Members 1st Fcu	79 Lakeview Circle Hanover, PA 17331 Residence: Single Family Home: 3 BR, 2.5 bath, side load garage, unfinished basement, approx. 1 acre.	0003

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

- ☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.
- ☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
M & T Bank	79 Lakeview Circle Hanover, PA 17331 Residence: Single Family Home: 3 BR, 2.5 bath, side load garage, unfinished basement, approx. 1 acre.	\$15,700.00	\$0.00	\$15,700.00

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

- ☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.
- ☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

- The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
- In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
- Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
M & T Bank	79 Lakeview Circle Hanover, PA 17331 Residence: Single Family Home: 3 BR, 2.5 bath, side load garage, unfinished basement, approx. 1 acre.	\$212,288.00	unk%	\$100,740.00

E. Secured claims for which a § 506 valuation is applicable. Check one.

- ☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.**3. PRIORITY CLAIMS.****A. Administrative Claims**1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 557.00 already paid by the Debtor, the amount of \$ 3,943.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.**B. Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$2,160.86
J.P. Harris Associates LLC	\$547.34

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.**4. UNSECURED CLAIMS****A. Claims of Unsecured Nonpriority Creditors Specially Classified.**
Check one of the following two lines.☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.****5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.**6. VESTING OF PROPERTY OF THE ESTATE.**

Property of the estate will vest in the Debtor upon*Check the applicable line:*

- ☐ plan confirmation.
☐ entry of discharge.
☒ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: April 14, 2020

/s/ Stephen Wade Parker
Stephen Wade Parker 315606
 Attorney for Debtor

/s/ Michael Albert Schneider
Michael Albert Schneider
 Debtor

/s/ Pamela Elaine Schneider
Pamela Elaine Schneider
 Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.